

United States Bankruptcy Court
District of Arizona

In re:
DALE HIPES
KATHRYN HIPES
Debtors

Case No. 16-07238-BKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: callahanj
Form ID: 309A

Page 1 of 2
Total Noticed: 49

Date Rcvd: Jun 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2016.

db/jdb
14129626 +DALE HIPES, KATHRYN HIPES, 26885 NORTH 83RD DRIVE, PEORIA, AZ 85383-3806
14129628 Acceptance Now, Acceptance Now Customer Service, 501 Headquarters Dr, Plano TX 75024
14129634 +Ad Astra Recovery, 8918 W 21st St N, Suite 200 Mailbox 303, Wichita KS 67205-1885
14129636 +Arrowhead Collections, Inc., 4150 W Peoria Ave, Ste 222, Phoenix AZ 85029-3956
14129639 +Associated Credit Serv, 12815 E Sprague Av, Spokane WA 99216-0742
14129640 +Automated Accounts, Inc., 430 W Sharp Ave, Spokane WA 99201-2421
14129637 +Automated Accounts, Inc., 430 West Sharp Ave, Spokane WA 99201-2421
14129638 +Automated Accounts, Inc., Automated Accounts, Inc; Attn: Bankruptc, 430 West Sharp Ave,
Spokane WA 99201-2421
14129642 +Automated Accounts, Inc., 222 W Francis Ave, Spokane WA 99205
14129641 +Bureau Of Medical Economics, 326 E Coronado Rd, Phoenix AZ 85004-1524
14129643 +Bureau Of Medical Economics, Po Box #20247, Phoenix AZ 85036-0247
14129644 +Caine & Weiner, Po Box 5010, Woodland Hills CA 91365-5010
14129647 Catcus Jacks Auto, 13334 West Bell Road, Surprise AZ 85374
14129649 +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr PA 18773-9400
14129650 +Dlvry Fn Svc, 3710 W Greenway Ro, Phoenix AZ 85053-3705
14129651 +Global Receivables Sol, 2703 N Highway 75, Sherman TX 75090-2567
14129653 +Health Services Asset, 2201 Lind Ave Sw Ste 300, Renton WA 98057-3375
14129654 +Kenneth, Eisen & Associates, Attn: Bankruptcy, Po Box 7370, Phoenix AZ 85011-7370
14129655 +Kenneth, Eisen & Associates, 777 E Missouri Ave Ste 3, Phoenix AZ 85014-2830
14129656 +National Credit System, Po Box 31215, Atlanta GA 30332-1001
14129659 +National Credit System, 3750 Naturally Fresh Blvd, Atlanta GA 30349-2964
14129660 +Patrick Pollen, C/o Joseph Heckel, 14100 N. 83rd Ave, Suite 295, Peoria AZ 85381-5658
14129661 +Payliance, 3 Easton Oval Ste 210, Columbus OH 43219-6011
14129662 +Sec Check, 2653 West Oxford Loop, Suite 108, Oxford MS 38655-2929
14129664 +Sec Check, 2653 W Oxford Loop, Oxford MS 38655-5442
14129663 +Sentry Credt, 2809 Grand Ave, Everett WA 98201-3417
14129667 +Sentry Credit, Po Box 12070, Everett WA 98206-2070
14129668 +Verizon, Po Box 49, Lakeland FL 33802-0049
14129668 +Vly Emp Coll, 11707 E Montgomery, Spokane WA 99206-4746

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

E-mail/Text: jimg@azbkpeoria.com Jun 27 2016 23:59:46 JAMES R. GAUDIOSI,
Jim Gaudiosi, Attorney at Law PLLC, 15396 N. 83rd Ave., Suite D-102, Peoria, AZ 85381
tr EDI: QMGAUGHAN.COM Jun 27 2016 23:48:00 MAUREEN GAUGHAN, PO BOX 6729,
CHANDLER, AZ 85246-6729
smg EDI: AZDEPREV.COM Jun 27 2016 23:43:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
14129624 +EDI: AAEO.COM Jun 27 2016 23:49:00 Aaron Rents, 1015 Cobb Place Blvd.,
Kennesaw GA 30144-3672
14129625 +EDI: AAEO.COM Jun 27 2016 23:49:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw GA 30144-3672
14129627 +E-mail/Text: bankruptcy@rentacenter.com Jun 28 2016 00:01:59 Acceptance Now,
5501 Headquarters Dr, Plano TX 75024-5837
14129629 +E-mail/Text: bankruptcy@speedyinc.com Jun 28 2016 00:00:32 Ad Astra Recovery,
3611 North Ridge R, Wichita KS 67205-1214
14129630 +EDI: AFNIRECOVERY.COM Jun 27 2016 23:43:00 Afni, 1310 Martin Luther King Dr,
Bloomington IL 61701-1465
14129632 +EDI: AFNIRECOVERY.COM Jun 27 2016 23:43:00 Afni, 404 Brock Dr Po Box 3097,
Bloomington IL 61701-2654
14129631 +EDI: AFNIRECOVERY.COM Jun 27 2016 23:43:00 Afni, Po Box 3097, Bloomington IL 61702-3097
14129633 +E-mail/Text: bankruptcy@aps.com Jun 28 2016 00:00:57 Aps, Po Box 53999,
Phoenix AZ 85072-3999
14129635 +E-mail/Text: RANDY@ACIPHOENIX.COM Jun 28 2016 00:01:46 Arrowhead Collections, Inc.,
Po Box 83087, Phoenix AZ 85071-3087
14129645 +EDI: CCS.COM Jun 27 2016 23:48:00 Credit Collections Svc, Po Box 773,
Needham MA 02494-0918
14129646 +EDI: CCS.COM Jun 27 2016 23:48:00 Credit Collections Svc, Po Box 607,
Norwood MA 02062-0607
14129648 +EDI: NAVIENTFKASMDOE.COM Jun 27 2016 23:43:00 Dept Of Ed/Navient, Po Box 9635,
Wilkes Barre PA 18773-9635
14129652 EDI: IRS.COM Jun 27 2016 23:43:00 Internal Revenue Service, PO Box 7346,
Philadelphia PA 19101-7346
14129658 +E-mail/Text: legal@partners-mo.com Jun 28 2016 00:00:51 Partners Col, 403 Axminister,
Fenton MO 63026-2941
14129665 +EDI: USAA.COM Jun 27 2016 23:43:00 Usaa Savings Bank, Po Box 47504,
San Antonio TX 78265-7504
14129666 +EDI: VERIZONEAST.COM Jun 27 2016 23:43:00 Verizon, 500 Technology Dr, Suite 500,
Weldon Spring MO 63304-2225
14129669 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 28 2016 00:00:52
Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles CA 90010-3827

TOTAL: 20

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14129657 no name on CR Liability

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2016 at the address(es) listed below:

JAMES R. GAUDIOSI on behalf of Joint Debtor KATHRYN HIPES jimg@azbkpeoria.com,
christinal@azbkpeoria.com
JAMES R. GAUDIOSI on behalf of Debtor DALE HIPES jimg@azbkpeoria.com,
christinal@azbkpeoria.com
MAUREEN GAUGHAN mgaughan@ecf.epiqsystems.com;maureen@mgaughan.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDJ.GOV

TOTAL: 4

Information to identify the case:

Debtor 1	DALE HIPES	Social Security number or ITIN	xxx-xx-6597
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	KATHRYN HIPES	Social Security number or ITIN	xxx-xx-8009
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of Arizona	Date case filed for chapter	7 6/25/16
Case number:	2:16-bk-07238-BKM		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	DALE HIPES	KATHRYN HIPES
2. All other names used in the last 8 years		
3. Address	26885 NORTH 83RD DRIVE PEORIA, AZ 85383	26885 NORTH 83RD DRIVE PEORIA, AZ 85383
4. Debtor's attorney Name and address	JAMES R. GAUDIOSI Jim Gaudiosi, Attorney at Law PLLC 15396 N. 83rd Ave. Suite D-102 Peoria, AZ 85381	Contact phone 623-777-4761 Email: jimg@azbkpeoria.com
5. Bankruptcy trustee Name and address	MAUREEN GAUGHAN PO BOX 6729 CHANDLER, AZ 85246-6729	Contact phone 480-899-2036 Email: None

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 9:00 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 6/27/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 1, 2016 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 9/30/16 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	